

Debtor 1 RAYMOND B WILLIAMS, JR

Debtor 2 TAMMY S WILLIAMS
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:15-bk-02499
(If known)

Check if this is:

☒ An amended filing
A supplement showing post-petition chapter 13 expenses as of the following date:

MM/DD/YYYY

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

1213

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Granddaughter

1

☐ No

☒ Yes

Daughter

19

☐ No

☒ Yes

Daughter

21 YS

☐ No

☒ Yes

Daughter

25

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☐ No ☒ Yes

Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 988.75

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 85.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **RAYMOND B WILLIAMS, JR**
Debtor 2 **TAMMY S WILLIAMS**

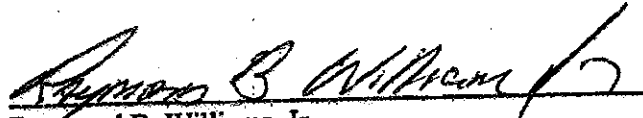
Case number (if known) **1:15-bk-02499**

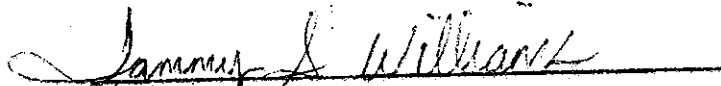
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>280.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>127.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>375.00</u>
6d. Other. Specify:	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>1,050.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>175.00</u>
10. Personal care products and services	10. \$ <u>165.00</u>
11. Medical and dental expenses	11. \$ <u>25.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>475.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>200.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>204.50</u>
15d. Other insurance. Specify:	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Local I.T. not deducted from Husband's pay</u>	16. \$ <u>75.92</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>366.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Motorcycle</u>	17c. \$ <u>130.97</u>
17d. Other. Specify: <u>Husband's 401 (K) loan (replace roof) over remaining 16 mos. of plan</u>	17d. \$ <u>87.50</u>
<u>Wife's \$ 5000.00 401 (K) loan (used car)</u>	\$ <u>145.17</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 8, Schedule I, Your Income (Official Form 61).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify:	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 6 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>
21. Other. Specify: <u>Cigarettes and Chew</u>	21. \$ <u>334.56</u>
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ <u>5,263.39</u>
23. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <u>5,412.66</u>
23b. Copy your monthly expenses from line 22 above.	23b. \$ <u>5,263.39</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <u>149.27</u>
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain:	

Debtors' 19 and 21 year old daughters are college students. The 19 year old daughter is a student and does not work. The 21 year old daughter works very little due to her school schedule and she can't afford child care. Debtors' 25 year old daughter also resides with Debtors. She is employed full time and pays her personal expenses. None of them pay rent or contribute towards paying monthly expenses or food.

VERIFICATION

We, Raymond B. Williams, Jr. and Tammy S. Williams, Debtors, verify that the statements made in the foregoing Amended Schedule J are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C. S. §4904, relating to unsworn falsification to authorities.


Raymond B. Williams, Jr.


Tammy S. Williams

Dated: 12/5/2016